



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [MUFG AMERICAS HOLDINGS CORPORATION](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [163,135,638](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[MUFG AMERICAS HOLDINGS CORPORATION](#)
[1251 AVENUE OF THE AMERICAS](#)
[NEW YORK, NY 10020](#)

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	165,515,682			167,311,063			170,841,331			161,285,425			152,838,075		
Net income (\$000)	1,272,010			166,468			-733,757			1,073,255			1,076,973		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.54	2.60	1	1.86	2.77	11	1.84	3.01	12	2.09	3.08	11	2.13	2.92	17
+ Non-interest income	1.32	1.04	70	1.64	1.21	75	1.54	1.32	69	1.32	1.31	58	1.29	1.35	52
- Overhead expense	1.60	2.17	13	2.99	2.57	75	3.62	2.69	84	2.67	2.71	52	2.58	2.72	44
- Provision for credit losses	0.01	-0.09	75	0.50	0.51	54	0.17	0.15	66	0.05	0.14	23	-0.04	0.16	3
+ Securities gains (losses)	0	0.01	23	0.09	0.02	92	0.02	0.01	84	0.01	0	82	0.01	0.01	66
+ Other tax equivalent adjustments	-0.01	0	3	0	0	48	0	0	42	0	0	75	0	0	20
= Pretax net operating income (tax equivalent)	0.24	1.66	0	0.09	1.04	9	-0.38	1.56	0	0.70	1.57	5	0.90	1.43	13
Net operating income	0.28	1.26	1	0.10	0.81	8	-0.43	1.19	1	0.67	1.24	6	0.70	0.89	33
Net income	0.77	1.26	7	0.10	0.82	8	-0.43	1.19	1	0.67	1.24	6	0.70	0.90	33
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	0.65	3.06	0	2.62	3.55	9	3.54	4.41	9	3.48	4.24	12	3.01	3.80	13
Interest expense	0.07	0.25	12	0.62	0.52	68	1.55	1.08	83	1.22	0.86	81	0.69	0.60	67
Net interest income (tax equivalent)	0.58	2.80	1	2	3.01	11	1.99	3.33	10	2.26	3.38	11	2.32	3.19	17
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.11	0.11	58	0.39	0.27	73	0.25	0.21	68	0.10	0.22	37	0.13	0.24	41
Earnings coverage of net loan and lease losses (X)	4.47	39.72	14	2.89	22.91	14	-1.77	24.40	7	13.79	21.75	50	12.62	19.67	52
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.06	1.23	34	1.55	1.58	54	0.61	0.83	31	0.55	0.90	22	0.59	0.98	20
Allowance for loan and lease losses / Total loans and leases	0.31	1.20	3	1.53	1.55	55	0.60	0.81	31	0.54	0.89	22	0.59	0.96	20
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.49	74	0.86	0.71	69	0.51	0.57	45	0.51	0.61	42	0.58	0.72	41
30-89 days past due loans and leases / Total loans and leases	0.34	0.32	63	0.36	0.39	55	0.26	0.43	34	0.27	0.44	30	0.21	0.47	19
Liquidity and Funding															
Net noncore funding dependence	7.38	-2.33	82	14.44	3.20	81	26.34	14.45	81	27.31	16.62	78	22.28	17.03	69
Net short-term noncore funding dependence	-1.26	-7.71	70	1.99	-4.76	74	12.93	3.38	79	13.49	4.66	77	14.30	4.83	75
Net loans and leases / Total assets	49.59	58.67	21	48.70	61.58	16	51.86	63.77	20	51.60	63.98	17	51.82	62.73	21
Capitalization															
Tier 1 leverage ratio	10.44	8.98	83	9.56	9.13	69	8.88	9.76	28	8.77	9.71	18	10.06	9.53	72
Holding company equity capital / Total assets	11.13	10.71	58	10.24	11.16	37	9.53	12.43	15	9.82	12.22	15	11.81	11.94	55
Total equity capital (including minority interest) / Total assets	11.18	10.82	56	10.29	11.29	35	9.58	12.57	14	9.86	12.27	16	11.88	12.01	54
Common equity tier 1 capital / Total risk-weighted assets	16.01	12.42	88	15.28	12.38	85	14.10	12.17	80	13.96	12.12	80	16.31	12.19	89
Net loans and leases / Equity capital (X)	4.46	5.53	29	4.76	5.58	33	5.44	5.21	58	5.25	5.29	47	4.39	5.27	28
Cash dividends / Net income	0	28.27	3	0	42.30	4		33.12		0	27.31	5	46.43	31.29	75
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	-2.81	10.50	5	-1.74	16.68	4	1.61	9.26	16	8.76	7	68	4.33	8.28	44
Equity capital	5.63	7.46	55	5.58	6.99	48	-1.39	10.49	6	-9.57	7.89	2	5.93	10.18	49
Net loans and leases	-1.04	3.36	39	-7.73	9.07	6	2.13	9.10	24	8.30	7.89	66	3.07	9.38	26
Noncore funding	-12.93	-14.79	54	-22.28	-12.18	39	1.50	6.59	43	28.05	10.67	80	14.50	5.59	71
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	3.83	1.07	87
Long-term debt / Equity capital	37.07	10.95	88	42.12	13.56	86	46.59	13.04	88	44.33	13.37	87	34.30	12.69	84
Equity investment in subsidiaries / Equity capital	103.18	103.22	54	104.65	102.81	64	105.07	103.22	61	108.31	103.10	79	102.90	102.10	55
Cash from ops + noncash items + op expense / Op expense + dividends	200.68	154.48	70	148.90	147.24	61	32.23	190.27	6	924.67	174.91	98	74.63	148.20	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	541,199	2,949,963	3,577,861	3,250,016	2,860,525	-81.65	-80.57
Income from lease financing receivables.....	41,098	43,894	62,555	61,792	41,143	-6.37	-33.69
Fully taxable income on loans and leases.....	580,356	2,959,009	3,590,988	3,271,416	2,875,623	-80.39	-79.52
Tax-exempt income on loans and leases.....	1,941	34,848	49,428	40,392	26,045	-94.43	-85.77
Estimated tax benefit on income on loans and leases.....	3,528	14,950	21,754	20,341	31,758	-76.40	-81.97
Income on loans and leases (tax equivalent).....	585,825	3,008,807	3,662,170	3,332,149	2,933,426	-80.53	-79.57
Investment interest income (tax equivalent).....	30,172	472,765	621,402	668,463	571,334	-93.62	-93.87
Interest on balances due from depository institutions.....	121	39,361	162,868	80,277	39,457	-99.69	-99.35
Interest income on other earning assets.....	386,700	570,303	1,159,056	1,103,611	688,290	-32.19	0.61
Total interest income (tax equivalent).....	1,002,818	4,091,236	5,605,496	5,184,500	4,232,507	-75.49	-73.34
Interest on time deposits of \$250K or more	0	77,674	153,843	54,723	16,803	-100.00	
Interest on time deposits < \$250K.....	0	101,415	209,488	77,740	44,753	-100.00	
Interest on foreign office deposits	0	0	0	0	111		-100.00
Interest on other deposits	9,038	183,961	462,506	308,115	179,256	-95.09	-92.57
Interest on other borrowings and trading liabilities.....	101,445	611,842	1,629,373	1,350,918	702,655	-83.42	-76.46
Interest on subordinated debt and mandatory convertible securities	0	0	748	26,311	31,306		-100.00
Total interest expense.....	110,483	974,892	2,455,958	1,817,807	974,884	-88.67	-83.34
Net interest income (tax equivalent).....	892,335	3,116,344	3,149,538	3,366,693	3,257,623	-71.37	-71.20
Non-interest income.....	2,189,870	2,742,723	2,630,639	2,136,098	1,971,727	-20.16	3.17
Adjusted operating income (tax equivalent)	3,082,205	5,859,067	5,780,177	5,502,791	5,229,350	-47.39	-40.97
Overhead expense.....	2,645,905	5,010,495	6,180,849	4,301,940	3,939,910	-47.19	-29.68
Provision for credit losses.....	15,127	843,150	282,665	84,007	-64,686		-90.41
Securities gains (losses)	0	144,289	38,772	8,475	17,484	-100.00	-100.00
Other tax equivalent adjustments	-16,476	0	0	1	-1		
Pretax net operating income (tax equivalent).....	404,595	149,814	-644,217	1,124,776	1,371,609	170.06	-70.47
Applicable income taxes	-60,454	-17,720	82,384	51,772	298,689		
Tax equivalent adjustments	-5,242	17,431	23,980	23,281	38,933		
Applicable income taxes (tax equivalent).....	-65,696	-289	106,364	75,053	337,622		
Minority interest	0	-16,365	-16,824	-23,532	-42,986		
Net income before discontinued operations, net of minority interest	470,291	166,468	-733,757	1,073,255	1,076,973	182.51	-52.48
Discontinued operations, net of applicable income taxes.....	801,719	0	0	0	0		
Net income attributable to holding company.....	1,272,010	166,468	-733,757	1,073,255	1,076,973	664.12	28.54
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,272,010	150,103	-750,581	1,049,723	1,033,987	747.42	37.95
Investment securities income (tax equivalent).....	30,172	472,765	621,402	668,463	571,334	-93.62	-93.87
US Treasury and agency securities (excluding mortgage-backed securities)	0	93,525	96,324	88,840	57,548	-100.00	-100.00
Mortgage-backed securities	0	306,795	421,295	471,928	406,972	-100.00	-100.00
All other securities	30,172	72,445	103,783	107,695	106,814	-58.35	-73.51
Cash dividends declared	0	0	0	0	500,000		
Common	0	0	0	0	500,000		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	0.61	2.85	0	2.45	3.27	9	3.28	4	12	3.21	3.87	11	2.77	3.47	14
Less: Interest expense	0.07	0.23	10	0.58	0.48	70	1.44	0.98	82	1.13	0.79	79	0.64	0.55	66
Equals: Net interest income (tax equivalent)	0.54	2.60	1	1.86	2.77	11	1.84	3.01	12	2.09	3.08	11	2.13	2.92	17
Plus: Non-interest income	1.32	1.04	70	1.64	1.21	75	1.54	1.32	69	1.32	1.31	58	1.29	1.35	52
Equals: adjusted operating income (tax equivalent)	1.86	3.70	1	3.50	4.04	24	3.38	4.41	10	3.41	4.46	10	3.42	4.33	14
Less: Overhead expense	1.60	2.17	13	2.99	2.57	75	3.62	2.69	84	2.67	2.71	52	2.58	2.72	44
Less: Provision for credit losses	0.01	-0.09	75	0.50	0.51	54	0.17	0.15	66	0.05	0.14	23	-0.04	0.16	3
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0.09	0.02	92	0.02	0.01	84	0.01	0	82	0.01	0.01	68
Plus: other tax equivalent adjustments	-0.01	0	3	0	0	48	0	0	42	0	0	75	0	0	20
Equals: Pretax net operating income (tax equivalent)	0.24	1.66	0	0.09	1.04	9	-0.38	1.56	0	0.70	1.57	5	0.90	1.43	13
Less: Applicable income taxes (tax equivalent)	-0.04	0.38	0	0	0.23	6	0.06	0.36	2	0.05	0.33	2	0.22	0.55	14
Less: Minority interest	0	0	40	-0.01	0	1	-0.01	0	0	-0.01	0	0	-0.03	0	0
Equals: Net operating income	0.28	1.26	1	0.10	0.81	8	-0.43	1.19	1	0.67	1.24	6	0.70	0.89	33
Plus: Net extraordinary items	0.48	0	99	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	0.77	1.26	7	0.10	0.82	8	-0.43	1.19	1	0.67	1.24	6	0.70	0.90	33
Memo: Net income (last four quarters)	0.77	1.26	7	0.10	0.82	8	-0.43	1.19	1	0.67	1.24	6	0.70	0.91	32
Net income—BHC and noncontrolling (minority) interest	0.77	1.27	6	0.09	0.83	8	-0.44	1.20	0	0.65	1.25	5	0.68	0.91	28
Margin Analysis															
Average earning assets / Average assets	93.37	93.08	54	93.24	92.32	63	92.61	91.05	67	92.27	91.48	58	91.98	91.61	52
Average interest-bearing funds / Average assets	59.57	61.99	43	64.12	64.06	51	68.13	65.57	65	64.11	65.56	42	61.20	65.75	33
Interest income (tax equivalent) / Average earning assets	0.65	3.06	0	2.62	3.55	9	3.54	4.41	9	3.48	4.24	12	3.01	3.80	13
Interest expense / Average earning assets	0.07	0.25	12	0.62	0.52	68	1.55	1.08	83	1.22	0.86	81	0.69	0.60	67
Net interest income (tax equivalent) / Average earning assets	0.58	2.80	1	2	3.01	11	1.99	3.33	10	2.26	3.38	11	2.32	3.19	17
Yield or Cost															
Total loans and leases (tax equivalent)	0.72	4.01	0	3.45	4.27	9	4.13	5.09	8	4.02	4.95	8	3.71	4.52	11
Interest-bearing bank balances	0	0.14	4	0.33	0.27	71	2.20	2.04	58	2.27	1.64	88	1.57	1.05	91
Federal funds sold and reverse repos	0.20	0.25	56	1.08	0.68	76	3.37	2.44	81	3.18	2.17	85	1.66	1.41	78
Trading assets	2.63	0.45	93	2.83	0.60	90	3.26	0.99	87	3.58	1.11	90	3.34	1.11	90
Total earning assets	0.64	3.04	0	2.61	3.51	9	3.53	4.36	10	3.47	4.20	12	2.98	3.73	14
Investment securities (tax equivalent)	0.11	1.77	0	1.98	2.25	28	2.32	2.76	15	2.40	2.68	27	2.16	2.47	29
US Treasury and agency securities (excluding mortgage-backed securities)	0	1.14	1	1.80	1.75	55	1.87	2.32	21	1.94	2.05	43	1.67	1.62	53
Mortgage-backed securities	0	1.57	0	1.91	2.05	32	2.19	2.61	8	2.32	2.50	27	2.03	2.23	32
All other securities	1.29	2.81	9	2.73	3.24	31	3.88	4.06	57	3.61	4.20	46	2.91	3.66	25
Interest-bearing deposits	0.02	0.21	3	0.57	0.53	60	1.32	1.10	70	0.82	0.81	55	0.46	0.49	49
Time deposits of \$250K or more	0	0.66	1	1.48	1.42	53	2.41	1.96	87	1.83	1.44	81			
Time deposits < \$250K	0	0.62	1	1.75	1.36	84	2.39	1.82	87	1.61	1.29	71			
Other domestic deposits	0.02	0.15	3	0.35	0.36	53	0.98	0.93	56	0.67	0.67	59			
Foreign deposits		0.14			0.42			1.19			0.97		0.10	0.51	15
Federal funds purchased and repos	0.10	0.17	48	0.64	0.62	65	2.97	1.86	85	2.73	1.51	85	1.34	0.94	76
Other borrowed funds and trading liabilities	0.42	1.27	23	2.07	1.50	80	2.76	2.38	72	2.35	2.28	57	1.89	1.77	58
All interest-bearing funds	0.11	0.37	8	0.91	0.74	72	2.11	1.49	82	1.76	1.19	84	1.04	0.82	74

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017				
Non-interest Income and Expenses												
Total non-interest income	2,189,870		2,742,723		2,630,639		2,136,098		1,971,727			
Fiduciary activities income	6,025		107,117		106,065		98,750		86,788			
Service charges on deposit accounts - domestic	36,154		147,242		165,679		178,533		187,827			
Trading revenue.....	-375,015		34,548		69,904		-23,006		-3,212			
Investment banking fees and commissions.....	516,402		612,861		496,994		426,790		465,244			
Insurance activities revenue.....	0		1,080		2,028		3,098		3,240			
Venture capital revenue.....	0		0		0		197		6,844			
Net servicing fees	0		-122,589		-43,943		20,484		8,570			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	38,765		104,536		90,429		58,581		59,215			
Other non-interest income.....	1,967,539		1,857,928		1,743,483		1,372,671		1,157,211			
Total overhead expenses	2,645,905		5,010,495		6,180,849		4,301,940		3,939,910			
Personnel expense.....	1,487,032		2,752,647		2,686,509		2,615,283		2,374,110			
Net occupancy expense.....	176,006		434,303		426,999		366,269		353,754			
Goodwill impairment losses	0		357,000		1,614,444		0		0			
Amortization expenses and impairment loss (other intangible assets).....	4,997		79,019		33,681		26,407		30,499			
Other operating expenses.....	977,870		1,387,526		1,419,216		1,293,981		1,181,547			
Fee income on mutual funds and annuities.....	0		23,554		26,998		27,964		28,215			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	13,285		13,893		13,238		13,254		13,044			
Average personnel expense per employee.....	111.93		198.13		202.94		197.32		182.01			
Average assets per employee.....	12,458.84		12,042.83		12,905.37		12,168.81		11,717.12			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0	2.17	11	0.86	2.02	39	1.03	2.72	35	1.31	3.08	37
Overhead expenses / Net Interest Income + non-interest income	86.16	59.28	98	85.77	62.28	91	107.38	61.29	99	78.51	60.88	93
Percent of Average Assets												
Total overhead expense	1.60	2.17	13	2.99	2.57	75	3.62	2.69	84	2.67	2.71	52
Personnel expense.....	0.90	1.21	16	1.65	1.30	82	1.57	1.41	65	1.62	1.44	70
Net occupancy expense.....	0.11	0.23	10	0.26	0.26	51	0.25	0.28	32	0.23	0.28	24
Other operating expenses.....	0.59	0.72	36	1.09	0.94	75	1.80	0.97	89	0.82	0.97	42
Overhead less non-interest income	0.28	1.10	9	1.36	1.25	55	2.08	1.32	91	1.34	1.38	42
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	85.84	58.83	98	85.52	61.82	91	106.93	60.64	99	78.18	60.37	93
Personnel expense.....	48.25	32.93	97	46.98	32.36	97	46.48	32.39	95	47.53	32.51	96
Net occupancy expense.....	5.71	6.23	40	7.41	6.58	63	7.39	6.52	67	6.66	6.48	55
Other operating expenses.....	31.89	19.18	95	31.12	22.28	85	53.07	21.20	96	23.99	20.90	75
Total non-interest income	71.05	27.67	94	46.81	28.83	85	45.51	29.23	84	38.82	28.50	75
Fiduciary activities income	0.20	2.20	32	1.83	2.09	55	1.83	1.97	57	1.79	2.14	55
Service charges on domestic deposit accounts	1.17	3.27	17	2.51	3.27	33	2.87	3.88	37	3.24	4.15	37
Trading revenue.....	-12.17	0.62	0	0.59	1.28	58	1.21	1.18	70	-0.42	0.85	6
Investment banking fees and commissions.....	16.75	2.58	95	10.46	2.46	90	8.60	3.54	82	7.76	3.42	83
Insurance activities revenue.....	0	0.36	11	0.02	0.41	37	0.04	0.47	42	0.06	0.47	47
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	82
Net servicing fees	0	0.60	14	-2.09	0.01	7	-0.76	0.28	4	0.37	0.65	52
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.26	3.30	38	1.78	3.92	45	1.56	1.86	55	1.06	1.61	53
Other non-interest income.....	63.84	9.27	99	31.71	9.65	95	30.16	10.04	93	24.94	9.86	94
Overhead less non-interest income	14.80	30.52	12	38.71	31.93	68	61.42	31.06	99	39.36	31.46	73
Applicable income taxes / Pretax net operating income (tax equivalent).....	-14.94	21.18	0	-11.83	18.63	2		20.56		4.60	19.04	3
Applicable income tax + TE / Pretax net operating income + TE	-16.24	22.67	0	-0.19	21.18	3		23.23		6.67	21.56	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	43,882,310	47,882,060	57,448,593	58,537,240	54,633,799	-8.35	-11.97	
Commercial and industrial loans	20,238,926	19,656,926	16,189,588	16,083,939	16,932,768	2.96	5.28	
Loans to individuals	2,728,271	3,159,922	4,605,863	2,814,386	1,201,141	-13.66	129.03	
Loans to depository institutions and acceptances of other banks	486	536	637	221	120	-9.33	2937.50	
Agricultural loans	501,128	345,164	324,994	267,382	267,562	45.19	64.64	
Other loans and leases	13,790,851	11,969,601	10,554,379	9,506,931	7,531,476	15.22	77.40	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	81,141,972	83,014,209	89,124,054	87,210,099	80,566,866	-2.26	3.58	
Less: Allowance for loan and lease losses	248,000	1,273,000	538,476	473,700	475,800	-80.52	-61.18	
Net loans and leases	80,893,972	81,741,209	88,585,578	86,736,399	80,091,066	-1.04	4.11	
Debt securities that reprice or mature in over 1 year	24,700,593	21,823,105	22,441,778	21,168,798	22,351,902	13.19	24.82	
Mutual funds and equity securities	31,151	19,945	9,841	9,493	9,848	56.18	538.47	
Subtotal	105,625,716	103,584,259	111,037,197	107,914,690	102,452,816	1.97	8.34	
Interest-bearing bank balances	9,808,870	14,347,554	7,222,859	6,334,468	1,348,480	-31.63	156.08	
Federal funds sold and reverse repos	23,236,286	17,607,560	23,942,932	22,368,123	20,894,253	31.97	17.67	
Debt securities that reprice or mature within 1 year	3,267,694	3,746,450	4,768,708	6,045,701	5,085,537	-12.78	-30.24	
Trading assets	9,385,957	16,038,348	10,376,454	11,211,636	10,567,039	-41.48	4.96	
Total earning assets	151,324,523	155,324,171	157,348,150	153,874,618	140,348,125	-2.58	12.34	
Non-interest-bearing cash and due from depository institutions	2,044,946	2,065,317	2,411,028	2,013,542	2,043,080	-0.99	6.34	
Premises, fixed assets, and leases	1,236,187	1,319,489	1,369,076	634,561	610,286	-6.31	109.17	
Other real estate owned	251	251	651	1,395	387	0.00	-96.86	
Investment in unconsolidated subsidiaries	1,172,244	1,328,054	1,354,090	1,474,031	1,756,799	-11.73	-33.94	
Intangible and other assets	7,357,487	7,808,292	8,326,748	10,102,160	9,798,727	-5.77	-19.57	
Total assets	163,135,638	167,845,574	170,809,743	168,100,307	154,557,404	-2.81	10.12	
Quarterly average assets	162,681,141	166,307,838	171,205,014	165,365,403	158,872,734	-2.18	7.61	
Average loans and leases (YTD)	80,973,303	87,233,879	88,774,571	82,969,898	79,103,314	-7.18	1.66	
Memoranda								
Loans held-for-sale	57,700,901	848,520	910,583	702,998	554,375	6700.18	7197.29	
Loans not held-for-sale	23,441,071	82,165,689	88,213,471	86,507,101	80,012,491	-71.47	-69.77	
Real estate loans secured by 1–4 family	26,257,729	29,280,496	38,321,856	40,763,933	38,061,306	-10.32	-19.09	
Commercial real estate loans	17,427,289	18,390,040	18,891,879	17,566,911	16,335,681	-5.24	1.32	
Construction and land development	1,586,986	1,698,849	1,488,464	1,686,313	1,923,843	-6.58	-32.78	
Multifamily	6,769,048	7,209,931	7,306,441	5,879,112	5,325,546	-6.11	46.32	
Nonfarm nonresidential	9,071,255	9,481,260	10,096,974	10,001,486	9,086,292	-4.32	-11.18	
Real estate loans secured by farmland	197,292	211,524	234,858	206,396	236,812	-6.73	1.34	
Total investment securities	27,999,438	25,589,500	27,220,327	27,223,992	27,447,287	9.42	14.39	
U.S. Treasury securities	3,530,828	2,682,751	4,396,983	3,956,525	3,776,687	31.61	17.81	
US agency securities (excluding mortgage-backed securities)	6,039,942	4,050,339	2,400,608	724,793	11,725	49.12	999999.00	
Municipal securities	661,504	931,922	938,310	1,193,732	778,073	-29.02	-16.14	
Mortgage-backed securities	16,311,407	16,000,268	17,780,840	19,702,436	20,104,625	1.94	-7.09	
Asset-backed securities	1,248,402	1,366,637	1,490,681	1,474,299	1,904,219	-8.65	-44.02	
Other debt securities	176,204	537,638	203,064	162,714	862,110	-67.23	-80.44	
Mutual funds and equity securities	31,151	19,945	9,841	9,493	9,848	56.18	538.47	
Available-for-sale securities	27,968,287	18,258,855	17,789,093	16,313,706	17,562,844	53.18	97.78	
U.S. Treasury securities	3,530,828	2,682,751	4,387,983	3,428,365	3,251,637	31.61	40.95	
US agency securities (excluding mortgage-backed securities)	6,039,942	1,790,606	1,050,289	3,122	11,725	237.31	999999.00	
Municipal securities	661,504	931,922	938,310	1,193,732	778,073	-29.02	-16.14	
Mortgage-backed securities	16,311,407	10,949,301	9,718,766	10,051,474	10,745,232	48.97	111.52	
Asset-backed securities	1,248,402	1,366,637	1,490,681	1,474,299	1,904,219	-8.65	-44.02	
Other debt securities	176,204	537,638	203,064	162,714	862,110	-67.23	-80.44	
Mutual funds and equity securities	0	0	0	0	9,848		-100.00	
Held-to-maturity securities appreciation (depreciation)		221,287	87,017	-181,447	-85,812			
Available-for-sale securities appreciation (depreciation)	-143,142	598,768	-19,432	-366,083	-230,625			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,705,854	1,363,491	1,200,651	1,663,594	1,956,734	98.45	-22.64	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	9,522,734	9,282,776	6,782,515	7,470,049	7,165,391	2.58	-9.03
NOW, ATS and transaction accounts	4,778,936	6,887,026	4,823,740	3,616,635	5,215,684	-30.61	-6.71
Time deposits less brokered deposits < \$250K	-1,834,966	-1,430,882	2,813,435	1,858,780	-458,466		
MMDA and other savings accounts	82,099,121	78,892,782	68,702,020	68,172,076	67,115,285	4.06	24.95
Other non-interest-bearing deposits					0		
Core deposits	94,565,825	93,631,702	83,121,710	81,117,540	79,037,894	1.00	17.82
Time deposits of \$250K or more	2,187,975	3,686,516	7,395,130	4,006,442	2,233,124	-40.65	
Foreign deposits	0	0	0	0	0		-100.00
Federal funds purchased and repos	26,541,588	27,160,513	28,865,996	27,285,212	26,437,365	-2.28	7.71
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	7,960	22,597	58,362	382,238	346,930	-64.77	-96.97
Other borrowings w/remaining maturity of 1 year or less	2,503,034	2,062,911	9,263,640	13,571,773	9,797,105	21.34	-19.46
Other borrowings w/remaining maturity over 1 year	9,017,814	12,617,851	14,254,697	13,115,388	7,812,296	-28.53	-0.93
Brokered deposits < \$250K	3,848,152	5,107,548	5,343,727	5,854,727	3,523,550	-24.66	
Noncore funding	44,106,523	50,657,936	65,181,552	64,215,780	50,150,370	-12.93	0.70
Trading liabilities	3,638,884	3,333,640	3,258,555	4,014,049	3,599,932	9.16	25.24
Subordinated notes and debentures + trust preferred securities	0	36,911	36,766	111,622	1,271,478	-100.00	-100.00
Other liabilities	2,578,188	2,906,189	2,844,764	2,061,177	2,142,730	-11.29	2.46
Total liabilities	144,889,420	150,566,378	154,443,347	151,520,168	136,202,404	-3.77	10.81
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	132,077	132,077	132,077	131,935	147,590	0.00	-8.48
Common surplus	8,266,055	8,241,704	8,220,985	8,176,955	8,197,060	0.30	4.85
Retained earnings	10,066,103	8,802,103	8,788,457	9,523,717	10,935,558	14.36	-0.35
Accumulated other comprehensive income	-307,335	12,624	-861,999	-1,324,235	-1,025,338		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	18,156,900	17,188,508	16,279,520	16,508,372	18,254,870	5.63	5.36
Noncontrolling (minority) interest in subsidiaries	89,318	90,688	86,876	71,767	100,130	-1.51	-41.78
Total equity capital, including minority interest	18,246,218	17,279,196	16,366,396	16,580,139	18,355,000	5.60	4.95
Total liabilities and capital	163,135,638	167,845,574	170,809,743	168,100,307	154,557,404	-2.81	10.12
Memoranda							
Non-interest-bearing deposits	44,036,939	40,130,156	31,521,260	31,754,343	32,610,238	9.74	23.51
Interest-bearing deposits	56,565,013	62,295,610	64,339,307	59,224,366	52,184,330	-9.20	10.27
Total deposits	100,601,952	102,425,766	95,860,567	90,978,709	84,794,568	-1.78	15.70
Long-term debt that reprices within 1 year	6,734,663	7,041,407	7,521,321	6,776,893	5,940,780	-4.36	11.08
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	17,188,508	16,279,520	16,508,372	18,254,870	17,232,965		
Accounting restatements	0	-143,860	5,192	0	0		
Net income	1,272,010	166,468	-733,757	1,073,255	1,076,973		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	16,341	11,756	18,921	-2,498,974	-10,388		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	18,556	0	403,169		
Less: Dividends declared	0	0	0	0	500,000		
Change in other comprehensive income	-319,959	874,624	462,236	-320,779	52,151		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	18,156,900	17,188,508	16,279,520	16,508,372	18,254,870		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	26.90	36.25	29	28.53	36.22	31	33.63	37.78	38	34.82	37.19	43	35.35	35.54	45
Commercial and industrial loans	12.41	10.76	65	11.71	13.52	41	9.48	12.02	38	9.57	12.85	38	10.96	12.62	44
Loans to individuals	1.67	3.36	54	1.88	3.40	53	2.70	4.20	53	1.67	4.31	46	0.78	4.47	32
Loans to depository institutions and acceptances of other banks	0	0.02	70	0	0.03	65	0	0.04	60	0	0.05	57	0	0.06	52
Agricultural loans.....	0.31	0.18	76	0.21	0.19	72	0.19	0.24	69	0.16	0.30	67	0.17	0.21	68
Other loans and leases.....	8.45	4.47	78	7.13	4.63	70	6.18	5.01	62	5.66	5	61	4.87	5.10	53
Net loans and leases.....	49.59	58.67	21	48.70	61.58	16	51.86	63.77	20	51.60	63.98	17	51.82	62.73	21
Debt securities over 1 year.....	15.14	19.46	36	13	15.55	37	13.14	14.60	46	12.59	14.63	42	14.46	14.83	50
Mutual funds and equity securities	0.02	0.06	45	0.01	0.05	42	0.01	0.06	37	0.01	0.06	37	0.01	0.06	37
Subtotal	64.75	79.22	11	61.71	78.16	10	65.01	79.65	15	64.20	79.97	14	66.29	79.31	14
Interest-bearing bank balances	6.01	8.50	41	8.55	7.51	60	4.23	3.06	70	3.77	3.04	66	0.87	3.46	20
Federal funds sold and reverse repos	14.24	0.54	96	10.49	0.82	92	14.02	1.57	91	13.31	1.66	90	13.52	1.81	91
Debt securities 1 year or less	2	1.56	70	2.23	1.68	70	2.79	1.91	73	3.60	1.96	78	3.29	1.86	77
Trading assets	5.75	0.49	93	9.56	1.01	92	6.07	1.19	86	6.67	1.33	88	6.84	1.34	88
Total earning assets.....	92.76	91.77	61	92.54	91.05	67	92.12	89.53	76	91.54	89.74	68	90.81	89.84	63
Non-interest cash and due from depository institutions.....	1.25	0.82	84	1.23	1.07	61	1.41	1.14	70	1.20	1.21	45	1.32	1.22	58
Other real estate owned.....	0	0.01	18	0	0.02	9	0	0.03	12	0	0.04	11	0	0.05	7
All other assets.....	5.99	7.35	32	6.23	7.82	31	6.47	9.27	20	7.26	8.98	31	7.87	8.86	39
Memoranda															
Short-term investments	22.26	11.47	87	21.27	11.17	86	21.04	7.63	87	20.67	7.80	87	17.68	8.69	84
U.S. Treasury securities.....	2.16	1.47	74	1.60	0.84	78	2.57	1.03	77	2.35	1.04	80	2.44	1.02	81
US agency securities (excluding mortgage-backed securities)	3.70	0.82	91	2.41	0.63	89	1.41	0.54	84	0.43	0.69	57	0.01	0.75	26
Municipal securities	0.41	1.73	37	0.56	1.69	41	0.55	1.34	41	0.71	1.62	43	0.50	1.60	37
Mortgage-backed securities	10	14.14	34	9.53	11.75	42	10.41	11.44	45	11.72	11.13	57	13.01	11.06	63
Asset-backed securities	0.77	0.50	74	0.81	0.32	80	0.87	0.28	83	0.88	0.33	80	1.23	0.30	88
Other debt securities	0.11	0.53	40	0.32	0.42	58	0.12	0.39	54	0.10	0.41	52	0.56	0.38	74
Loans held-for-sale.....	35.37	0.55	99	0.51	0.52	62	0.53	0.39	72	0.42	0.30	71	0.36	0.33	67
Loans held for investment	14.37	58.06	1	48.95	61.72	17	51.64	63.50	19	51.46	63.93	19	51.77	62.63	21
Real estate loans secured by 1–4 family	16.10	11.46	74	17.44	11.91	71	22.44	13.29	83	24.25	13.46	89	24.63	13.44	87
Revolving	0.75	1.42	36	0.94	1.66	37	1.19	2.07	38	1.32	2.27	42	1.52	2.40	41
Closed-end, secured by first liens	15.34	9.67	80	16.50	9.81	84	21.24	10.69	88	22.92	10.57	90	23.09	10.35	91
Closed-end, secured by junior liens	0	0.17	12	0	0.22	10	0.01	0.28	11	0.01	0.31	10	0.01	0.34	14
Commercial real estate loans	10.68	22.69	21	10.96	22.22	24	11.06	22.23	28	10.45	21.58	26	10.57	19.88	30
Construction and land development	0.97	3.34	22	1.01	3.40	22	0.87	3.44	22	1	3.51	24	1.24	3.25	27
Multifamily.....	4.15	3.57	70	4.30	3.12	73	4.28	3.01	74	3.50	2.72	71	3.45	2.54	77
Nonfarm nonresidential	5.56	14.57	19	5.65	14.72	22	5.91	14.69	25	5.95	14.44	24	5.88	13.30	27
Real estate loans secured by farmland.....	0.12	0.30	58	0.13	0.33	58	0.14	0.36	58	0.12	0.41	57	0.15	0.32	62

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	54.08	61.05	32	57.68	57.15	39	64.46	57.46	50	67.12	56.49	58	67.81	54.84	63
Real estate loans secured by 1–4 family.....	32.36	19.86	85	35.27	19.43	89	43	20.75	92	46.74	21.10	94	47.24	21.45	94
Revolving	1.51	2.43	42	1.91	2.64	43	2.29	3.15	42	2.55	3.50	42	2.92	3.77	40
Closed-end.....	30.85	17.24	85	33.37	16.59	91	40.71	17.39	92	44.19	17.39	95	44.32	17.41	95
Commercial real estate loans	21.48	37.86	23	22.15	34.63	24	21.20	33.52	28	20.14	32.14	30	20.28	29.99	34
Construction and land development.....	1.96	5.65	22	2.05	5.26	24	1.67	5.09	23	1.93	5.20	25	2.39	4.90	31
1–4 family.....	0.12	1.18	25	0.13	0.93	23	0.15	0.94	28	0.13	1.02	28	0.13	0.89	30
Other.....	1.83	4.40	24	1.92	4.19	27	1.52	4.02	23	1.80	4.05	26	2.26	3.90	34
Multifamily.....	8.34	5.78	77	8.69	4.96	82	8.20	4.69	82	6.74	4.10	79	6.61	3.84	81
Nonfarm nonresidential	11.18	24.56	22	11.42	22.93	24	11.33	22.15	26	11.47	21.40	28	11.28	20.03	29
Owner-occupied.....	4.57	8.29	32	3.78	7.68	27	3.28	7.72	26	3.12	8.03	26	3.48	7.58	29
Other.....	6.61	15.94	20	7.64	14.95	26	8.05	14.34	28	8.35	13.38	31	7.80	12.45	32
Real estate loans secured by farmland.....	0.24	0.54	61	0.25	0.54	61	0.26	0.55	61	0.24	0.63	58	0.29	0.51	64
Loans to depository institutions and acceptances of other banks.....	0	0.04	70	0	0.06	65	0	0.11	61	0	0.12	57	0	0.17	52
Commercial and industrial loans	24.94	18.86	73	23.68	22.17	60	18.17	19.53	48	18.44	20.32	45	21.02	20.53	56
Loans to individuals	3.36	6.24	57	3.81	6.13	58	5.17	7.13	57	3.23	7.36	47	1.49	7.61	33
Credit card loans	0.26	0.53	68	0.27	0.65	68	0.33	0.81	63	0.38	1.02	63	0.27	1.12	55
Agricultural loans.....	0.62	0.34	77	0.42	0.32	72	0.36	0.37	73	0.31	0.46	68	0.33	0.33	70
Other loans and leases.....	17	8.75	80	14.42	9.09	73	11.84	9.85	67	10.90	9.66	63	9.35	10.32	58
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	256.76	391.81	26	284.56	381.27	32	367.67	391.26	41	397.41	379.80	50	337.58	366.85	48
Real estate loans secured by 1–4 family.....	153.64	126.06	70	174.01	125.03	69	245.26	138.18	86	276.75	137.84	92	235.18	138.55	86
Revolving	7.17	15.44	33	9.41	17.42	35	13.03	21.26	40	15.10	23.33	41	14.53	25.05	39
Closed-end.....	146.47	108.85	76	164.61	106.14	80	232.23	115.20	89	261.65	112.79	93	220.65	111.69	88
Commercial real estate loans	101.97	245.88	18	109.29	234.65	23	120.91	229.44	30	119.26	219.72	33	100.94	204.45	31
Construction and land development.....	9.29	35.95	21	10.10	35.62	24	9.53	34.95	24	11.45	35.36	27	11.89	32.91	25
1–4 family.....	0.58	7.42	23	0.64	6.34	22	0.88	6.61	28	0.80	7.04	27	0.65	6.16	29
Other.....	8.70	28.11	20	9.45	28.16	25	8.65	27.32	24	10.65	27.26	28	11.24	26.01	29
Multifamily.....	39.61	38.66	66	42.85	32.74	73	46.76	31.04	80	39.91	27.85	77	32.91	25.95	73
Nonfarm nonresidential	53.08	158.05	16	56.35	155.06	20	64.62	152.10	23	67.90	147.22	26	56.14	137.03	26
Owner-occupied.....	21.67	52.99	24	18.66	52.37	23	18.69	53.07	24	18.45	54.89	23	17.31	51.62	24
Other.....	31.40	102.54	15	37.69	100.54	21	45.93	97.41	28	49.45	91.80	33	38.84	84.09	28
Real estate loans secured by farmland.....	1.15	3.22	56	1.26	3.44	57	1.50	3.60	58	1.40	4.02	57	1.46	3.31	61
Loans to depository institutions and acceptances of other banks.....	0	0.21	70	0	0.28	64	0	0.44	59	0	0.54	57	0	0.68	51
Commercial and industrial loans	118.42	114.45	56	116.82	139.91	38	103.61	122.02	45	109.20	128.82	46	104.63	126.55	42
Loans to individuals	15.96	34.55	52	18.78	37.47	53	29.48	43.51	54	19.11	42.67	47	7.42	44.83	33
Credit card loans	1.23	2.77	66	1.35	3.30	67	1.86	4.34	66	2.25	5.31	66	1.34	5.73	53
Agricultural loans.....	2.93	1.86	74	2.05	1.88	71	2.08	2.18	72	1.82	2.72	69	1.65	1.88	69
Other loans and leases.....	80.69	51.06	75	71.14	49.54	71	67.55	52.44	65	64.54	51.79	64	46.54	52.78	52
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.82	30.07	23	20.65	27.32	33	20.15	26.45	37	19.44	24.79	41	20.34	23.09	47
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	89.34	195.33	19	101.90	183.76	25	114.91	178.57	33	115.09	167.93	38	101.24	156.17	37
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	111.02	252.85	17	120.55	240.85	21	133.61	236.10	29	133.53	225.98	32	118.54	210.40	30

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	22.26	11.47	87	21.27	11.17	86	21.04	7.63	87	20.67	7.80	87	17.68	8.69	84
Liquid assets	41.15	29.03	81	41.61	26.22	87	38.54	22.44	84	38.93	22.72	84	37.56	24.04	83
Investment securities	17.16	21.63	38	15.25	17.85	38	15.94	16.99	48	16.20	17.27	51	17.76	17.35	54
Net loans and leases	49.59	58.67	21	48.70	61.58	16	51.86	63.77	20	51.60	63.98	17	51.82	62.73	21
Net loans, leases and standby letters of credit	52.25	59.49	28	51.57	62.48	17	54.70	64.84	19	54.89	65.07	19	55.83	63.89	22
Core deposits	57.97	75.71	12	55.78	70.67	16	48.66	63.09	19	48.26	62.13	20	51.14	61.26	25
Noncore funding	27.04	10.30	87	30.18	14.13	82	38.16	19.36	85	38.20	21.34	82	32.45	22.32	77
Time deposits of \$250K or more	1.34	1.58	53	2.20	2.11	60	4.33	2.94	74	2.38	2.89	45	1.44	2.57	33
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	16.27	1.23	98	16.18	1.47	97	16.90	1.94	95	16.23	1.97	95	17.11	2.23	94
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	2.03	0.54	87	5.69	0.54	96	2.88	0.48	87	2.93	0.54	88	3.59	0.73	92
Commercial paper	0	0.01	91	0.01	0.01	89	0.03	0.02	91	0.23	0.02	92	0.22	0.02	91
Other borrowings w/remaining maturity of 1 year or less	1.53	1	68	1.23	1.24	60	5.42	3.01	80	8.07	3.67	87	6.34	3.96	74
Earning assets that reprice within 1 year	49.49	37.37	80	46.60	39.38	69	45.29	39.29	69	44	40.29	64	41.06	41.61	48
Interest-bearing liabilities that reprice within 1 year	2.24	6.39	12	3.96	8.20	20	8.17	10.19	42	4.19	10.01	17	2.77	8.46	15
Long-term debt that reprices within 1 year	4.13	0.26	96	4.20	0.47	93	4.40	0.96	88	4.03	1.34	84	3.84	1.58	79
Net assets that reprice within 1 year	43.11	29.65	82	38.45	29.11	70	32.72	26.63	64	35.78	27.38	70	34.44	29.77	58
Other Liquidity and Funding Ratios															
Net noncore funding dependence	7.38	-2.33	82	14.44	3.20	81	26.34	14.45	81	27.31	16.62	78	22.28	17.03	69
Net short-term noncore funding dependence	-1.26	-7.71	70	1.99	-4.76	74	12.93	3.38	79	13.49	4.66	77	14.30	4.83	75
Short-term investment / Short-term noncore funding	103.81	273.46	26	94.53	184.19	29	71.45	77.77	59	70.48	66.46	68	65.10	74.86	60
Liquid assets - short-term noncore funding / Nonliquid assets	33.50	36.68	51	32.73	28.18	61	14.79	16.97	52	15.72	16.04	61	16.66	18.16	55
Net loans and leases / Total deposits	80.41	72.79	69	79.81	79.43	50	92.41	90.31	52	95.34	90.08	65	94.45	90.14	62
Net loans and leases / Core deposits	85.54	78.25	65	87.30	88.34	57	106.57	103.93	63	106.93	105	61	101.33	105.65	49
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.12			1.40	1.57	56	0.58	0.72	51	-1.27	-0.82	26	-0.55	-0.31	30
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.85	-0.25	33	3.78	4.31	54	-0.13	1.36	5	-2.57	-1.98	37	-1.47	-0.77	37
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	28.57	11.38	78	34.61	12.67	82	40.04	16.19	82	36.01	15.76	78
Available-for-sale securities	99.89	83.77	85	71.35	87.23	21	65.35	85.40	17	59.92	81.88	17	63.99	84.24	21
U.S. Treasury securities	12.61	6.70	78	10.48	4.72	82	16.15	6.15	84	14.53	6.99	77	13.76	6.96	76
US agency securities (excluding mortgage-backed securities)	21.57	4.12	91	15.83	4.01	89	8.82	3.49	83	2.66	4.02	60	0.04	4.42	26
Municipal securities	2.36	8.22	41	3.64	9.83	42	3.45	7.75	46	4.38	9.16	45	2.83	9.31	36
Mortgage-backed securities	58.26	66.54	35	62.53	66.64	43	65.32	67.43	42	72.37	65.45	56	73.25	65.34	59
Asset-backed securities	4.46	2.50	71	5.34	1.91	79	5.48	1.66	82	5.42	2.05	80	6.94	1.74	85
Other debt securities	0.63	3.08	41	2.10	3.01	56	0.75	2.94	49	0.60	2.79	49	3.14	2.57	67
Mutual funds and equity securities	0.11	0.29	49	0.08	0.35	41	0.04	0.40	37	0.03	0.42	37	0.04	0.51	33
Debt securities 1 year or less	11.67	7.78	75	14.64	10.55	74	17.52	11.86	75	22.21	11.91	82	18.53	11.79	75
Debt securities 1 to 5 years	8.93	18.25	31	4.06	17.03	25	8.45	17.94	40	8.94	19.18	38	7.91	18.80	37
Debt securities over 5 years	79.28	71.11	61	81.22	69.86	63	74	66.02	49	68.82	64.73	45	73.52	64.73	51
Pledged securities	9.66	32.26	18	5.33	35.67	13	4.41	30.57	12	6.11	33.30	11	7.13	34.58	9
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	1.71	27.98	35	-0.65	183.32	11	3.41	26.69	44	27.15	6.77	76	-3.30	19.19	33
Investment securities	9.42	31.36	26	-5.99	23.62	13	-0.01	11.75	27	-0.81	9.42	30	12.13	8.45	69
Core deposits	1	16.94	6	12.64	26.88	10	2.47	11.23	18	2.63	7.29	38	-1.53	12.19	11
Noncore funding	-12.93	-14.79	54	-22.28	-12.18	39	1.50	6.59	43	28.05	10.67	80	14.50	5.59	71

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	48,279,211	47,712,624	46,044,819	41,743,286	38,356,010
Commit: Secured commercial real estate loans	1,156,661	1,631,196	3,085,365	2,791,141	2,717,657
Commit: Unsecured real estate loans	1,136,175	1,152,277	1,109,222	1,068,615	854,083
Credit card lines (reported semiannually, June/Dec)	2,472,846	2,278,173	2,052,429	1,725,661	1,399,119
Securities underwriting	0	0	0	0	0
Standby letters of credit	4,350,185	4,809,898	4,847,061	5,537,818	6,193,014
Commercial and similar letters of credit	17,881	13,311	13,211	14,041	38,499
Securities lent	6,097,662	6,416,537	4,447,582	844,085	560,763
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	251,000	147,000	142,400	101,000	76,400
Credit derivative contracts w/ purchased credit protection-investment grade	216,000	71,000	21,000	61,000	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	35,000	76,000	91,400	35,000	76,400
Derivative Contracts					
Interest rate futures and forward contracts	13,545,673	95,473,113	129,158,126	113,856,620	68,975,768
Written options contracts (interest rate)	3,665,910	2,387,659	1,216,902	1,460,595	1,142,638
Purchased options contracts (interest rate)	2,807,009	3,882,482	2,774,302	3,046,510	1,760,308
Interest rate swaps	121,357,107	102,290,604	96,366,664	72,351,710	68,033,835
Futures and forward foreign exchange	14,862,294	12,323,119	10,264,061	7,850,930	6,065,549
Written options contracts (foreign exchange)	334,786	380,242	273,559	315,463	276,149
Purchased options contracts (foreign exchange)	334,786	380,242	273,559	315,463	276,149
Foreign exchange rate swaps	200,331	258,482	291,914	687,288	839,030
Commodity and other futures and forward contracts	525	900	72,342	127,294	3,750
Written options contracts (commodity and other)	374	801,652	40,308	194,037	1,062,576
Purchased options contracts (commodity and other)	374	801,652	40,308	194,037	1,062,576
Commodity and other swaps	180,546	177,320	158,403	366,303	713,711

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	29.59	22.78	75	28.43	22.01	76	26.96	23.52	68	24.83	24.05	61	24.82	24.03	60
Standby letters of credit	2.67	0.65	93	2.87	0.71	93	2.84	0.84	91	3.29	0.92	91	4.01	0.96	93
Commercial and similar letters of credit	0.01	0.02	63	0.01	0.02	58	0.01	0.02	57	0.01	0.02	52	0.02	0.03	63
Securities lent	3.74	0.10	95	3.82	0.18	93	2.60	0.40	90	0.50	0.62	83	0.36	0.75	83
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0.15	0.18	69	0.09	0.30	65	0.08	0.52	65	0.06	0.75	68	0.05	0.55	62
Credit derivative contracts w/ purchased credit protection-investment grade	0.13	0.18	77	0.04	0.25	72	0.01	0.30	69	0.04	0.52	71	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.02	0.13	70	0.05	0.30	71	0.05	0.45	73	0.02	0.69	72	0.05	0.59	73
Derivative contracts	96.42	46.30	87	130.57	48.62	89	141.05	68.47	87	119.43	65.81	87	97.19	75.35	82
Interest rate contracts	86.66	32.46	90	121.56	34.36	91	134.37	47.31	89	113.45	43.84	89	90.52	53.66	86
Interest rate futures and forward contracts	8.30	3.25	88	56.88	6.21	91	75.62	10.67	89	67.73	11.40	89	44.63	13.82	87
Written options contracts (interest rate)	2.25	1.41	80	1.42	2.18	59	0.71	2.47	57	0.87	2.16	63	0.74	2.60	58
Purchased options contracts (interest rate)	1.72	1.31	78	2.31	1.46	79	1.62	2.65	72	1.81	2.32	73	1.14	2.37	66
Interest rate swaps	74.39	20.49	93	60.94	20.83	90	56.42	28.86	84	43.04	26.74	84	44.02	25.60	85
Foreign exchange contracts	9.64	6.30	87	7.95	6.01	87	6.50	10.12	85	5.45	10.92	86	4.82	9.40	84
Futures and forward foreign exchange contracts	9.11	3.78	90	7.34	3.47	88	6.01	5.23	87	4.67	5.22	88	3.92	4.53	84
Written options contracts (foreign exchange)	0.21	0.04	90	0.23	0.03	91	0.16	0.05	84	0.19	0.14	87	0.18	0.06	88
Purchased options contracts (foreign exchange)	0.21	0.04	90	0.23	0.04	90	0.16	0.08	84	0.19	0.13	88	0.18	0.06	88
Foreign exchange rate swaps	0.12	0.76	79	0.15	0.77	80	0.17	2.03	77	0.41	2.17	79	0.54	2.34	80
Equity, commodity, and other derivative contracts	0.11	0.92	74	1.06	1.86	82	0.18	3.32	70	0.52	4.08	74	1.84	3.81	77
Commodity and other futures and forward contracts	0	0.07	87	0	0.14	84	0.04	0.19	85	0.08	0.25	84	0	0.30	79
Written options contracts (commodity and other)	0	0.32	77	0.48	0.52	85	0.02	0.98	73	0.12	1.48	73	0.69	1.21	82
Purchased options contracts (commodity and other)	0	0.21	78	0.48	0.37	86	0.02	0.94	72	0.12	1.29	73	0.69	1.12	84
Commodity and other swaps	0.11	0.31	80	0.11	0.32	75	0.09	0.38	75	0.22	0.40	77	0.46	0.29	81
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	59.62	44.98	75	54.70	42.82	75	51.87	45.53	72	50.31	44.93	72	48.49	46.60	65

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	157,289,715	219,157,467	240,930,448	200,766,250	150,212,039
Interest rate contracts	141,375,699	204,033,858	229,515,994	190,715,435	139,912,549
Foreign exchange contracts.....	15,732,197	13,342,085	11,103,093	9,169,144	7,456,877
Equity, commodity, and other contracts	181,819	1,781,524	311,361	881,671	2,842,613
Derivatives Position					
Futures and forwards	28,408,492	107,797,132	139,494,529	121,834,844	75,045,067
Written options	4,001,070	3,569,553	1,530,769	1,970,095	2,481,363
Exchange-traded.....	100,000	893,627	0	59,590	139,514
Over-the-counter.....	3,901,070	2,675,926	1,530,769	1,910,505	2,341,849
Purchased options	3,142,169	5,064,376	3,088,169	3,556,010	3,099,033
Exchange-traded.....	500,000	1,543,627	465,000	409,590	139,514
Over-the-counter.....	2,642,169	3,520,749	2,623,169	3,146,420	2,959,519
Swaps	121,737,984	102,726,406	96,816,981	73,405,301	69,586,576
Held for trading.....	146,663,827	208,179,659	225,719,179	198,222,804	141,445,444
Interest rate contracts	131,034,532	193,325,912	214,804,769	189,477,929	132,213,518
Foreign exchange contracts.....	15,628,770	13,265,593	10,842,068	8,171,185	6,487,783
Equity, commodity, and other contracts	525	1,588,154	72,342	573,690	2,744,143
Non-traded.....	10,625,888	10,977,808	15,211,269	2,543,446	8,766,595
Interest rate contracts	10,341,167	10,707,946	14,711,225	1,237,506	7,699,031
Foreign exchange contracts.....	103,427	76,492	261,025	997,959	969,094
Equity, commodity, and other contracts	181,294	193,370	239,019	307,981	98,470
Derivative contracts (excluding futures and FX 14 days or less)	153,359,099	215,734,913	239,505,378	198,735,831	147,406,344
One year or less	55,234,743	118,222,540	150,448,965	165,359,273	83,339,322
Over 1 year to 5 years	56,754,593	56,045,362	48,873,081	19,129,362	39,066,855
Over 5 years	41,369,763	41,467,011	40,183,332	14,247,196	25,000,167
Gross negative fair value (absolute value)	695,296	1,025,685	521,986	803,392	1,125,588
Gross positive fair value.....	1,368,087	2,311,535	1,224,582	868,020	1,321,737
Held for trading.....	1,362,072	2,295,104	1,209,986	824,648	1,316,270
Non-traded.....	6,015	16,431	14,596	43,372	5,467
Current credit exposure on risk-based capital derivative contracts	1,133,142	1,914,592	1,070,912	726,771	848,419
Credit losses on derivative contracts	0	0	0	-569	569
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	89.88	94.17	25	93.10	94.10	26	95.26	93.44	34	94.99	92.91	39	93.14	92.20	37
Foreign exchange contracts	10	3.47	83	6.09	3.49	82	4.61	3.20	77	4.57	3.39	73	4.96	3.53	70
Equity, commodity, and other contracts	0.12	1.14	72	0.81	1.17	73	0.13	1.64	65	0.44	1.93	67	1.89	1.94	70
Futures and forwards	18.06	11.16	73	49.19	14.05	90	57.90	13.49	91	60.68	12.78	93	49.96	13.23	88
Written options	2.54	6.28	42	1.63	8.18	29	0.64	5.91	20	0.98	6.60	25	1.65	6.68	33
Exchange-traded	0.06	0.12	87	0.41	0.14	87	0	0.15	42	0.03	0.23	82	0.09	0.27	82
Over-the-counter	2.48	5.96	44	1.22	7.73	28	0.64	5.10	22	0.95	5.49	29	1.56	5.27	34
Purchased options	2	3.27	57	2.31	3.42	60	1.28	4.42	52	1.77	4.19	52	2.06	4.73	50
Exchange-traded	0.32	0.12	87	0.70	0.15	86	0.19	0.28	82	0.20	0.32	82	0.09	0.33	77
Over-the-counter	1.68	2.87	60	1.61	2.86	58	1.09	3.35	56	1.57	3.20	58	1.97	3.32	55
Swaps	77.40	74.26	40	46.87	68.76	24	40.18	69.75	19	36.56	70.34	15	46.33	68.94	21
Held for trading	93.24	40.42	78	94.99	43.53	82	93.69	44.16	76	98.73	46.31	89	94.16	46.32	81
Interest rate contracts	83.31	34.15	81	88.21	36.62	86	89.16	37.24	85	94.38	38.40	91	88.02	37.84	87
Foreign exchange contracts	9.94	1.68	88	6.05	1.60	88	4.50	1.60	84	4.07	1.85	81	4.32	2.10	79
Equity, commodity, and other contracts	0	0.60	80	0.72	0.68	80	0.03	0.83	76	0.29	1.14	76	1.83	1.01	78
Non-traded	6.76	59.58	21	5.01	56.47	17	6.31	55.84	23	1.27	53.69	10	5.84	53.68	18
Interest rate contracts	6.57	56.71	21	4.89	53.82	17	6.11	52.22	24	0.62	50.60	11	5.13	51.23	21
Foreign exchange contracts	0.07	0.40	71	0.03	0.46	69	0.11	0.34	71	0.50	0.57	76	0.65	0.60	77
Equity, commodity, and other contracts	0.12	0.09	84	0.09	0.10	82	0.10	0.13	82	0.15	0.16	82	0.07	0.21	78
Derivative contracts (excluding futures and forex 14 days or less)	97.50	92.53	47	98.44	91.48	60	99.41	93.86	66	98.99	94.47	62	98.13	95.63	55
One year or less	35.12	27.56	67	53.94	32.05	75	62.44	32.17	76	82.36	32.51	85	55.48	31.96	76
Over 1 year to 5 years	36.08	27.01	62	25.57	27.06	51	20.29	30.45	41	9.53	31.16	19	26.01	31.85	41
Over 5 years	26.30	29.89	46	18.92	29.56	41	16.68	28.09	38	7.10	28.71	23	16.64	29.43	35
Gross negative fair value (absolute value)	0.44	0.98	25	0.47	1.55	25	0.22	0.83	22	0.40	0.72	24	0.75	0.69	55
Gross positive fair value	0.87	1.34	24	1.05	2.23	17	0.51	1.19	20	0.43	0.85	18	0.88	0.71	66
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.04	75	0.06	0.07	73	0.03	0.06	70	0.06	0.06	83	0.07	0.06	84
Gross positive fair value (X)	0.08	0.05	82	0.15	0.09	81	0.08	0.07	80	0.06	0.06	83	0.08	0.06	85
Held for trading (X)	0.08	0.04	84	0.15	0.07	85	0.08	0.06	84	0.06	0.05	84	0.08	0.05	86
Non-traded (X)	0	0.01	17	0	0.02	21	0	0.01	34	0	0.01	49	0	0.01	23
Current credit exposure (X)	0.07	0.04	82	0.12	0.06	81	0.07	0.05	79	0.05	0.04	83	0.05	0.04	82
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	2	0	0	96
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	1.08	0.46	86	1.85	0.85	84	1	0.73	81	0.71	0.53	83	0.88	0.53	84

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,273,000	538,476	473,700	475,800	638,801
Gross losses	186,239	384,665	262,817	126,680	162,346
Write-downs, transfers to loans held-for-sale	25,921	38,371	26,488	35,147	8,391
Recoveries	98,153	47,523	44,928	40,719	61,894
Net losses	88,086	337,142	217,889	85,961	100,452
Provision for loan and lease losses	-15,873	843,150	282,665	84,007	-64,686
Adjustments	-921,041	228,516	0	-146	2,137
Ending balance	248,000	1,273,000	538,476	473,700	475,800
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.01	-0.09	70	0.50	0.51	54	0.17	0.15	66	0.05	0.14	23	-0.04	0.16
Provision for loan and lease losses / Average loans and leases	-0.02	-0.16	66	0.97	0.82	67	0.32	0.24	71	0.10	0.24	26	-0.08	0.28
Provision for loan and lease losses / Net loan and lease losses	-18.02	-105.48	60	250.09	487.86	34	129.73	130.58	61	97.73	134.68	31	-64.39	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	1.06	1.23	34	1.55	1.58	54	0.61	0.83	31	0.55	0.90	22	0.59	0.98
Allowance for loan and lease losses / Total loans and leases	0.31	1.20	3	1.53	1.55	55	0.60	0.81	31	0.54	0.89	22	0.59	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	2.82	21.39	3	3.78	11.58	19	2.47	8.03	22	5.51	7.54	56	4.74	8.39
Allowance for loan and lease losses / Nonaccrual assets	48.80	364.13	3	178.75	299.17	27	118.69	218.72	32	106.42	214.03	24	102.75	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	46.31	287.08	5	168.06	244.34	35	113.78	151.73	42	101.34	160.51	36	100.38	136.22
Gross loan and lease losses / Average loans and leases	0.23	0.19	66	0.44	0.34	71	0.30	0.28	62	0.15	0.30	33	0.21	0.33
Recoveries / Average loans and leases	0.12	0.08	74	0.05	0.07	45	0.05	0.08	41	0.05	0.09	34	0.08	0.09
Net losses / Average loans and leases	0.11	0.11	58	0.39	0.27	73	0.25	0.21	68	0.10	0.22	37	0.13	0.24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.03	0	96	0.04	0	96	0.03	0	96	0.04	0	97	0.01	0
Recoveries / Prior year-end losses	25.52	34.67	43	18.08	33.98	22	35.47	36.22	58	25.08	41.30	33	22.23	33.49
Earnings coverage of net loan and lease losses (X)	4.47	39.72	14	2.89	22.91	14	-1.77	24.40	7	13.79	21.75	50	12.62	19.67
Net Loan and Lease Losses By Type														
Real estate loans	0.04	0.02	76	0.14	0.04	84	-0.01	0.01	20	-0.01	0.02	25	-0.01	0.02
Real estate loans secured by 1–4 family	-0.04	-0.02	20	-0.01	0.01	28	-0.01	0.01	20	-0.01	0.01	20	-0.02	0.03
Revolving	-0.48	-0.07	9	-0.07	0.01	15	-0.15	0.02	6	-0.13	0.03	9	-0.13	0.09
Closed-end	-0.02	-0.01	31	-0.01	0	29	-0.01	0	31	-0.01	0.01	32	-0.01	0.02
Commercial real estate loans	0.18	0.04	90	0.38	0.07	94	0	0.01	30	0.01	0.01	57	0	0.01
Construction and land development	-0.01	0	31	-0.08	0	6	0	-0.01	77	0	-0.03	79	0.01	-0.02
1–4 family	-0.01	0	12	-0.08	0	3	0	0	86	0	-0.01	84	0.01	0
Other	0	0	64	0	0	57	0	-0.01	61	0	-0.02	68	0	-0.01
Multifamily	0	0.01	19	-0.01	0	14	0	0	15	0.01	0	85	0	-0.01
Nonfarm nonresidential	0.35	0.05	96	0.76	0.11	95	0	0.02	47	0	0.02	42	0	0.03
Owner-occupied	-0.01	0.01	10	0	0.02	5	0	0.01	32	0	0.01	25	0	0.01
Other	0.36	0.04	96	0.76	0.08	96	0	0.01	54	0	0.01	52	0	0.01
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	21	0.13	0.01
Commercial and industrial loans	0.14	0.17	51	0.36	0.47	47	0.44	0.37	68	0.35	0.31	64	0.39	0.39
Loans to individuals	2.88	0.71	95	4.58	1.13	97	2.06	1.17	81	1.38	1.16	64	3.42	1.25
Credit card loans	5.23	1.84	93	7.46	2.92	91	6.56	3.11	90	3.87	2.92	70	7.55	2.92
Agricultural loans	0	0.02	25	-0.05	0.19	8	-0.02	0.08	9	-1.11	0.15	2	0.11	0.18
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.27	0.10	2	0.46	0.15	87	0.54	0.15	88	-0.02	0.14	5	-0.02	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	277,640	300,561	235,912	237,160	171,109										
90+ days past due loans and leases	27,355	45,289	19,562	22,322	10,936										
Nonaccrual loans and leases	508,212	712,163	453,698	445,118	463,070										
Total past due and nonaccrual loans and leases	813,207	1,058,013	709,172	704,600	645,115										
Restructured 30–89 days past due	42,715	8,509	2,794	5,792	3,315										
Restructured 90+ days past due	49	73	24	41	0										
Restructured nonaccrual	188,483	281,949	177,730	162,020	229,159										
Total restructured loans and leases	231,247	290,531	180,548	167,853	232,474										
30–89 days past due loans held for sale	277,640	0	0	0	0										
90+ days past due loans held for sale	27,355	0	0	0	0										
Nonaccrual loans held for sale	376,551	3,354	128,049	26,246	0										
Total past due and nonaccrual loans held for sale	681,546	3,354	128,049	26,246	0										
Restructured loans and leases in compliance	234,065	204,240	389,291	293,000	344,920										
Other real estate owned	251	251	651	1,395	387										
Other Assets															
30–89 days past due	0	0	0	0	11,141										
90+ days past due	0	0	0	0	0										
Nonaccrual	0	0	0	0	0										
Total other assets past due and nonaccrual	0	0	0	0	11,141										
Percent of Loans and Leases															
30–89 days past due loans and leases	0.34	0.32	63	0.36	0.39	55	0.26	0.43	34	0.27	0.44	30	0.21	0.47	19
90+ days past due loans and leases	0.03	0.10	57	0.05	0.12	55	0.02	0.15	36	0.03	0.17	35	0.01	0.20	25
Nonaccrual loans and leases	0.63	0.46	76	0.86	0.66	74	0.51	0.51	51	0.51	0.54	50	0.57	0.63	50
90+ days past due and nonaccrual loans and leases	0.66	0.62	64	0.91	0.85	65	0.53	0.71	42	0.54	0.75	35	0.59	0.88	32
30–89 days past due restructured	0.05	0.01	90	0.01	0.01	67	0	0.01	44	0.01	0.02	52	0	0.02	42
90+ days past due restructured	0	0	62	0	0.01	58	0	0.01	58	0	0.01	54	0	0.01	25
Nonaccrual restructured	0.23	0.10	82	0.34	0.13	88	0.20	0.14	70	0.19	0.16	64	0.28	0.20	72
30–89 days past due loans held for sale	0.34	0	98	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0.03	0	92	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0.46	0	97	0	0.01	79	0.14	0	97	0.03	0	90	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.34	0.32	63	0.36	0.40	55	0.26	0.43	34	0.27	0.44	30	0.23	0.47	21
90+ days past due assets	0.03	0.10	56	0.05	0.12	55	0.02	0.15	34	0.03	0.18	32	0.01	0.20	22
Nonaccrual assets	0.63	0.47	76	0.86	0.67	73	0.51	0.53	50	0.51	0.57	49	0.57	0.64	49
30+ days past due and nonaccrual assets	1	0.97	63	1.27	1.29	62	0.80	1.19	35	0.81	1.26	28	0.81	1.39	27
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.33	0.36	54	0.45	0.52	50	0.28	0.44	30	0.28	0.48	26	0.31	0.54	24
90+ days past due and nonaccrual assets + other real estate owned	0.33	0.37	51	0.45	0.55	44	0.28	0.48	26	0.28	0.52	22	0.31	0.59	22
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.48	0.41	66	0.55	0.60	48	0.50	0.53	52	0.44	0.60	36	0.53	0.72	31
Allowance for loan and lease losses	316.65	62.64	97	72.68	66.66	66	157.20	115.41	75	157.35	118.28	76	170.60	129.01	74
Equity capital + allowance for loan and lease losses	4.27	3.60	65	5.01	4.97	55	5.03	4.28	61	4.39	4.79	47	4.33	5.78	30
Tier 1 capital + allowance for loan and lease losses	4.59	4.30	61	5.41	6.05	49	5.42	5.65	52	5.06	6.16	43	5.02	7.35	28
Loans and leases + other real estate owned	0.97	0.71	75	1.11	0.97	66	0.95	0.85	58	0.85	0.96	45	1.01	1.15	39

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.54	0.26	83	0.52	0.39	71	0.33	0.38	51	0.35	0.42	49	0.29	0.44	34
	90+ days past due		0	0.12	38	0.04	0.16	57	0	0.16	28	0.01	0.22	34	0.01	0.26	31
	Nonaccrual.....		0.72	0.52	74	1.11	0.76	78	0.26	0.46	32	0.26	0.57	25	0.26	0.69	20
Commercial and industrial	30–89 days past due		0.13	0.24	41	0.12	0.23	42	0.09	0.31	19	0.11	0.30	24	0.03	0.32	11
	90+ days past due		0.08	0.04	83	0.06	0.03	74	0.01	0.05	48	0.06	0.05	70	0	0.05	32
	Nonaccrual.....		0.96	0.57	80	0.69	0.75	52	1.78	0.83	87	1.83	0.76	89	1.86	0.93	88
Individuals	30–89 days past due		0.53	0.63	48	0.84	0.83	55	0.71	0.83	42	0.51	0.84	31	0.62	0.97	32
	90+ days past due		0.31	0.09	84	0.46	0.14	86	0.37	0.17	80	0.29	0.16	75	0.43	0.19	78
	Nonaccrual.....		0	0.17	26	0	0.28	22	0	0.17	23	0.01	0.23	19	0.02	0.24	24
Depository institution loans	30–89 days past due		0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
	90+ days past due		0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
	Nonaccrual.....		0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due		0	0.07	30	0	0.17	28	0.11	0.24	62	0	0.17	27	0	0.17	51
	90+ days past due		0	0	89	0.01	0	92	0	0	86	0	0	86	0	0	41
	Nonaccrual.....		0	0.70	54	0	0.49	24	0.33	0.67	62	0	0.75	23	1.39	0.96	75
Foreign governments	30–89 days past due			0.50			0			0.07			0.01			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due		0.01	0.12	43	0.01	0.18	39	0.02	0.20	36	0	0.17	27	0.01	0.20	33
	90+ days past due		0.01	0.01	80	0.01	0.01	81	0	0.01	63	0	0.01	66	0	0.02	53
	Nonaccrual.....		0	0.09	43	0.40	0.15	80	0.12	0.13	65	0	0.14	17	0	0.10	18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.33	0.46	43	0.46	0.65	46	0.40	0.67	31	0.42	0.71	31	0.39	0.74	27
	90+ days past due	0	0.24	43	0.03	0.33	45	0	0.31	31	0	0.46	31	0.01	0.49	28
	Nonaccrual	0.56	0.71	46	0.61	0.89	40	0.36	0.73	26	0.34	0.86	25	0.33	0.97	24
Revolving	30–89 days past due	0.45	0.28	72	0.45	0.48	51	0.38	0.45	42	0.45	0.50	45	0.48	0.61	43
	90+ days past due	0	0.02	35	0	0.03	66	0.01	0.05	56	0.01	0.05	56	0.04	0.07	60
	Nonaccrual	0.97	1.18	68	1.13	1.13	68	0.93	1	66	0.81	1.17	59	0.91	1.17	60
Closed-end	30–89 days past due	0.32	0.49	43	0.46	0.65	43	0.40	0.70	32	0.41	0.75	32	0.38	0.79	28
	90+ days past due	0	0.26	44	0.03	0.38	48	0	0.35	32	0	0.53	33	0.01	0.57	27
	Nonaccrual	0.54	0.67	48	0.58	0.87	40	0.32	0.70	27	0.31	0.84	23	0.29	0.96	23
Junior lien	30–89 days past due	0	0.01	25	0	0.02	21	0	0.02	20	0	0.03	19	0	0.03	19
	90+ days past due	0	0	36	0	0	32	0	0	60	0	0	49	0	0	47
	Nonaccrual	0	0.03	20	0	0.04	16	0	0.04	16	0	0.06	13	0	0.07	16
Commercial real estate	30–89 days past due	0.87	0.15	98	0.62	0.26	85	0.18	0.18	59	0.20	0.17	62	0.07	0.18	25
	90+ days past due	0	0.01	28	0.06	0.02	85	0	0.03	39	0.02	0.03	69	0.01	0.04	42
	Nonaccrual	0.96	0.38	89	1.90	0.62	93	0.08	0.23	26	0.07	0.28	23	0.12	0.34	28
Construction and development	30–89 days past due	3.68	0.17	98	0	0.28	11	0	0.28	12	1.18	0.21	95	0	0.23	24
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	0.40	0.41	71	0	0.20	12	0	0.19	12	0	0.24	8
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	51
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	3.68	0.13	98	0	0.22	13	0	0.20	15	1.18	0.13	96	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	0.40	0.35	72	0	0.17	14	0	0.15	15	0	0.18	10
Multifamily	30–89 days past due	0.24	0.07	85	0.23	0.09	80	0.07	0.08	66	0.04	0.10	57	0.02	0.07	50
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0.01	0.01	73
	Nonaccrual	0.06	0.17	66	0.06	0.11	53	0.02	0.05	52	0.06	0.08	62	0.08	0.10	62
Nonfarm non-residential	30–89 days past due	0.84	0.13	95	1.03	0.23	93	0.28	0.14	81	0.12	0.17	42	0.11	0.17	40
	90+ days past due	0	0.01	31	0.11	0.02	87	0	0.03	44	0.04	0.03	76	0.01	0.04	46
	Nonaccrual	1.80	0.45	96	3.57	0.80	98	0.13	0.28	31	0.09	0.30	21	0.17	0.38	29
Owner Occupied	30–89 days past due	0.37	0.04	98	0.91	0.07	99	0.18	0.07	90	0.11	0.09	61	0.07	0.07	58
	90+ days past due	0	0	37	0.10	0	99	0	0.01	52	0.04	0.01	82	0	0.02	23
	Nonaccrual	0.21	0.17	62	0.25	0.27	48	0.12	0.16	47	0.06	0.17	25	0.12	0.21	39
Other	30–89 days past due	0.47	0.08	89	0.12	0.14	62	0.10	0.07	71	0.02	0.07	36	0.04	0.09	37
	90+ days past due	0	0	37	0.01	0.01	78	0	0.01	30	0	0.01	31	0.01	0.02	58
	Nonaccrual	1.59	0.23	96	3.32	0.44	99	0.02	0.10	28	0.03	0.13	29	0.05	0.14	33
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0.47	0.06	90
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0.02	1.07	44
Credit card	30–89 days past due	1.51	0.81	86	1.17	0.95	66	1.73	1.19	81	1.47	1.22	67	1.28	1.08	62
	90+ days past due	1.60	0.45	95	1.65	0.63	91	2.12	0.78	90	1.39	0.73	78	1.51	0.75	85
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	8,398,132	8,373,781	8,353,062	8,308,890	8,344,650											
Retained earnings	10,066,103	9,071,793	8,788,457	9,523,717	10,935,558											
Accumulated other comprehensive income (AOCI)	-307,335	12,624	-861,999	-1,324,235	-1,025,338											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	18,156,900	17,458,198	16,279,520	16,508,372	18,254,870											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	1,613,667	1,623,564	2,052,290	3,528,253	3,507,143											
Accumulated other comprehensive income-related adjustments	-307,334	12,624	-861,901	-1,299,305	-973,115											
Other deductions from common equity tier 1 capital	7,864	-1,160	2,710	10,287	-675											
Subtotal:	16,842,703	15,823,170	15,086,421	14,269,137	15,721,517											
Adjustments and deductions for common equity tier 1 capital	0	0	0	13,335	13,166											
Common equity tier 1 capital	16,842,703	15,823,170	15,086,421	14,255,802	15,708,351											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	0	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	0	0	0	0	0											
Less: Additional tier 1 capital deductions	0	0	0	13,335	13,166											
Additional tier 1 capital	0	0	0	0	0											
Tier 1 Capital	16,842,703	15,823,170	15,086,421	14,255,802	15,708,351											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	0	35,803	35,663	35,523	335,383											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	463,888											
Allowance for loan and lease losses in tier 2 capital	334,000	1,011,856	647,196	613,100	598,900											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					0											
Tier 2 capital before deductions	334,000	1,047,659	682,859	648,623	1,398,171											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	334,000	1,047,659	682,859	648,623	1,398,171											
Exited advanced approach tier 2 capital																
Total capital	17,176,703	16,870,829	15,769,280	14,904,425	17,106,522											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	162,681,141	166,610,748	171,205,014	165,365,403	158,872,734											
Less: Deductions from common equity tier 1 capital	1,613,667	1,623,564	2,052,290	3,541,588	3,520,477											
Less: Other deductions	-249,535	-581,516	-653,895	-725,410	-773,873											
Total assets for leverage ratio	161,317,009	165,568,700	169,806,619	162,549,225	156,126,130											
Total risk-weighted assets	105,224,849	103,576,196	106,967,705	102,088,022	96,329,582											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	16.01	12.37	88	15.28	12.35	85	14.10	12.11	80	13.96	12.09	80	16.31	12.16	89	
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45	
Tier 1 capital, column A	16.01	13.11	86	15.28	13.08	82	14.10	12.78	74	13.96	12.85	75	16.31	12.95	88	
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45	
Total capital, column A	16.32	14.91	77	16.29	15.23	73	14.74	14.36	65	14.60	14.45	66	17.76	14.63	86	
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45	
Tier 1 leverage	10.44	8.98	83	9.56	9.13	69	8.88	9.76	28	8.77	9.71	18	10.06	9.53	72	
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0		1,080			2,028			3,098			3,240		-100.00	-100.00	
Other insurance activities income		0		1,080			2,028			3,098			3,240		-100.00	-100.00	
Insurance and reinsurance underwriting income		0		0			0			0			0				
Premiums		0		0			0			0			0				
Credit related insurance underwriting		0		0			0			0			0				
Other insurance underwriting		0		0			0			0			0				
Insurance benefits, losses, expenses		0		0			0			0			0				
Net assets of insurance underwriting subsidiaries		0		0			0			0			0				
Life insurance assets		258,464		269,078			269,701			315,867			327,947		-3.94	-20.57	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	0	0.36	11	0.02	0.41	37	0.04	0.47	42	0.06	0.47	47	0.06	0.55	44			
Premium income / Insurance activities revenue	2.76			0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.51	12	12	1.57	11.03	15	1.73	11.51	16	2.14	10.22	20	2.03	9.84	22			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	32,515,065			32,653,275			34,385,170			33,840,546			32,053,902					
Net assets of broker-dealer subsidiaries / Consolidated assets	19.93	0.46	96	19.45	0.75	94	20.13	1.39	92	20.13	1.79	91	20.74	1.54	94			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	877,364	1,029,290	1,080,359	981,800	921,002
Real estate loans.....	37,854	36,149	28,654	26,362	31,213
Commercial and industrial loans	813,349	962,697	1,017,237	917,196	848,009
Loans to depository institutions and other banks acceptances	9	3	7	13	19
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	26,152	30,441	34,461	38,229	41,761
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	14,205
Total selected foreign assets	877,364	1,029,290	1,080,359	981,800	935,207
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0.67	1.17	63	1.93	1.08	70
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97		0.10	0.51	15
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29				67.99
Commercial and industrial loans	0.15	0.79	41		0.64			0.29		1.62	1.53	71			2.12
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....	-14.76	6.83	25	-4.73	-2.40	52	10.04	22.48	67	6.60	7.24	51	-41.33	21.19	13
Total selected assets.....	-14.76	9.48	21	-4.73	2.04	39	10.04	12.40	68	4.98	3.24	57	-43.30	21.86	10
Deposits		0.73			3.46			10.36			5		-100	-0.77	4

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		267,990	248,569	239,872	178,831	123,667	7.81	-24.63
1–4 family residential loans		267,990	248,569	239,872	178,831	123,667	7.81	233.06
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		-100.00
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0.16	0.15	0.14	0.11	0.08		
1–4 family residential loans		0.16	0.15	0.14	0.11	0.08		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		31.08	33.56	40.87	44.31	44.41		
Home equity lines		1.50	1.90	2.28	2.54	2.91		
Credit card receivables.....		0.26	0.27	0.33	0.38	0.27		
Auto loans and other consumer loans.....		2.73	3.26	4.60	2.66	1.02		
Commercial and industrial loans		24.86	23.61	18.12	18.41	20.98		
All other loans and leases.....		39.57	37.39	33.81	31.70	30.40		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	Percent Change					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		
1–4 family residential loans.....	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	5.66	6.99	7.47	5.18	4.02		
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	1,704	4,886	6,085	3,686	2,281	-65.12	154.71
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	1,704	4,886	6,085	3,686	2,281	-65.12	154.71
90+ Days Past Due Securitized Assets							
1–4 family residential loans	134	1,905	163	0	0	-92.97	
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	134	1,905	163	0	0	-92.97	
Total past due securitized assets.....	1,838	6,791	6,248	3,686	2,281	-72.93	174.74
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.64	1.97	2.54	2.06	1.84
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.64	1.97	2.54	2.06	1.84
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.05	0.77	0.07	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.05	0.77	0.07	0	0
Total past due securitized assets percent of securitized assets	0.69	2.73	2.60	2.06	1.84
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.32	0.47	0.42	0.42	0.38
Home equity lines	0.45	0.45	0.38	0.45	0.48
Credit card receivables	1.51	1.17	1.73	1.47	1.28
Commercial and industrial loans	0.13	0.12	0.09	0.11	0.03
All other loans and leases	0.48	0.41	0.18	0.15	0.07
Total managed loans past due 30–89 days	0.34	0.37	0.27	0.28	0.21
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0.03	0	0	0.01
Home equity lines	0	0	0.01	0.01	0.04
Credit card receivables	1.60	1.65	2.12	1.39	1.51
Commercial and industrial loans	0.08	0.06	0.01	0.06	0
All other loans and leases	0.02	0.07	0.03	0.02	0.02
Total managed loans past due 90+ days	0.03	0.06	0.02	0.03	0.01
Total Past Due Managed Assets	0.38	0.42	0.29	0.30	0.23
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	-0.01	-0.01	-0.01	-0.01
Home equity lines	-0.48	-0.07	-0.15	-0.13	-0.13
Credit card receivables	5.23	7.46	6.56	3.87	7.55
Commercial and industrial loans	0.14	0.36	0.44	0.35	0.39
All other loans and leases	0.18	0.75	0.39	0.07	0.09
Net Losses on Managed Assets Percent of Total Managed Assets	0.11	0.40	0.24	0.10	0.12

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	32,446	52,142	107,517	1,792,854	371,382	-37.77	63.42	
Dividends	0	0	0	1,700,000	320,000			
Interest	21,969	41,924	97,319	82,541	41,113	-47.60	143.15	
Management and service fees	0	0	0	0	0			
Other income	10,477	10,218	10,198	10,313	10,269	2.53	-3.16	
Income from nonbank subsidiaries	279,348	120,516	683,687	154,298	94,310	131.79	1390.41	
Dividends	238,359	65,715	615,767	95,046	51,507	262.72	851182.14	
Interest	36,230	50,084	63,340	54,653	38,244	-27.66	187.56	
Management and service fees	0	0	0	0	0			
Other income	4,759	4,717	4,580	4,599	4,559	0.89	-22.19	
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	311,794	172,658	791,204	1,947,152	465,692	80.58	707.82	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	311,794	172,658	791,204	1,947,152	465,692	80.58	707.82	
Operating Expenses								
Personnel expenses	0	0	0	0	0			
Interest expense	92,912	139,686	248,991	192,042	143,007	-33.49	42.84	
Other expenses	73,973	31,670	30,332	19,395	15,089	133.57	154.12	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	166,885	171,356	279,323	211,437	158,096	-2.61	77.25	
Income (loss) before taxes	144,909	1,302	511,881	1,735,715	307,596	11029.72		
Applicable income taxes (credit)	-26,923	-17,737	-24,000	-13,258	-20,420			
Extraordinary items					0			
Income before undistributed income of subsidiaries	171,832	19,039	535,881	1,748,973	328,016	802.53		
Equity in undistributed income of subsidiaries	1,100,178	147,429	-1,269,638	-675,718	748,957	646.24	7.51	
Bank subsidiaries	1,120,418	-38,124	-746,271	-696,998	365,522		24.51	
Nonbank subsidiaries	-20,240	185,553	-523,367	21,280	383,435			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	1,272,010	166,468	-733,757	1,073,255	1,076,973	664.12	28.54	
Memoranda								
Bank net income	1,120,418	-38,124	-746,271	1,003,002	685,522		24.51	
Nonbank net income	218,119	251,268	92,400	116,326	434,942	-13.19	76.66	
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		19,283,374	76.87	18,769,824	76.07	18,143,494	75.22	18,527,131	19,626,816	2.74	20.40
Common and preferred stock		16,631,356	66.30	15,805,761	64.06	15,102,724	62.62	15,383,979	16,397,698	5.22	4.01
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		2,625,000	10.46	2,925,000	11.85	3,000,000	12.44	3,109,345	3,200,000	-10.26	
Other receivables		27,018	0.11	39,063	0.16	40,770	0.17	33,807	29,118	-30.83	6.45
Investment in nonbank subsidiaries		4,944,520	19.71	5,026,717	20.37	4,785,287	19.84	4,634,362	4,329,531	-1.64	54.85
Common and preferred stock		2,102,849	8.38	2,181,639	8.84	2,002,945	8.30	2,495,702	2,387,098	-3.61	21.55
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		2,828,103	11.27	2,830,750	11.47	2,768,072	11.48	2,123,655	1,926,994	-0.09	96.20
Other receivables		13,568	0.05	14,328	0.06	14,270	0.06	15,005	15,439	-5.30	-37.36
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		574,512	2.29	582,526	2.36	840,201	3.48	739,075	1,341,334	-1.38	-62.73
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		146,447	0.58	153,648	0.62	160,549	0.67	0	0	-4.69	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		137,759	0.55	141,984	0.58	190,362	0.79	25,484	24,008	-2.98	768.92
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		25,086,612	100.00	24,674,699	100.00	24,119,893	100.00	23,926,052	25,321,689	1.67	20.80
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	699,893		
Borrowings with maturity over 1 year		6,729,995	26.83	7,239,176	29.34	7,585,275	31.45	7,318,866	5,960,804	-7.03	160.01
Subordinated notes and debentures		0	0	0	0	0	0	0	300,000		
Other liabilities		195,415	0.78	208,957	0.85	217,402	0.90	62,060	69,462	-6.48	212.59
Balance due to subsidiaries and related institutions		4,302	0.02	38,058	0.15	37,695	0.16	36,754	36,661	-88.70	-99.51
Total liabilities		6,929,712	27.62	7,486,191	30.34	7,840,372	32.51	7,417,680	7,066,820	-7.43	96.11
Equity Capital		18,156,900	72.38	17,188,508	69.66	16,279,521	67.49	16,508,372	18,254,869	5.63	5.36
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		132,077	0.53	132,077	0.54	132,077	0.55	131,935	147,590	0.00	-8.48
Common surplus		8,266,055	32.95	8,241,704	33.40	8,220,985	34.08	8,176,955	8,197,059	0.30	4.85
Retained earnings		10,066,103	40.13	8,802,103	35.67	8,788,458	36.44	9,523,717	10,935,558	14.36	-0.35
Accumulated other comprehensive income		-307,335	-1.23	12,624	0.05	-861,999	-3.57	-1,324,235	-1,025,338		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		25,086,612	100.00	24,674,699	100.00	24,119,893	100.00	23,926,052	25,321,689	1.67	20.80
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	36,911	0.15	36,767	0.15	36,622	36,478	-100.00	-100.00
Notes payable to subsidiaries that issued TPS		0	0	36,911	0.15	36,767	0.15	36,622	36,478	-100.00	-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	7.25	11.94	6	0.99	7.29	8	-4.35	9.68	1	5.83	10.40	9	5.99	7.61	32
Bank net income / Average equity investment in banks	6.96	11.80	7	-0.25	7.45	8	-4.83	10.51	0	6.14	11.19	8	4.19	8.74	11
Nonbank net income / Average equity investment in nonbanks	9.81	13.12	49	12.20	9.75	67	3.81	7.89	40	4.82	7.10	48	23.05	4.73	92
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	88.08	96.79	19		88.16			82.22		93.45	82.56	24	63.65	80.64	21
Nonbank net income / Parent net income	17.15	3.40	88	150.94	3.59	99		5.93		10.84	3.78	83	40.39	7.76	89
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	38.17	16.81	86	43.55	20.06	84	48.16	20.43	83	44.93	20.88	84	38.71	19.94	84
Total debt / Equity capital	37.07	11.71	87	42.12	14.41	86	46.59	14.31	85	44.33	14.69	85	38.13	13.95	85
Total debt + notes payable to subs that issued TPS / Equity capital	37.07	13.63	87	42.33	16.67	86	46.82	16.36	85	44.56	17.10	85	38.33	16.10	84
Total debt + Loans guaranteed for affiliate / Equity capital	37.07	11.77	87	42.12	14.68	86	46.59	14.56	85	44.33	15.14	85	38.13	14.35	85
Total debt / Equity capital – excess over fair value	37.07	11.81	87	42.12	14.52	86	46.59	14.51	84	44.33	14.81	85	38.13	14.10	84
Long-term debt / Equity capital	37.07	10.95	88	42.12	13.56	86	46.59	13.04	88	44.33	13.37	87	34.30	12.69	84
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	3.83	1.07	87
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	74.63	39.86	76	57.21	34.67	71	53.08	28.44	75	55.33	28.63	75	68.92	26.93	82
Double Leverage															
Equity investment in subs / Equity capital	103.18	103.22	54	104.65	102.81	64	105.07	103.22	61	108.31	103.10	79	102.90	102.10	55
Total investment in subs / Equity capital	133.44	108.40	89	138.44	110.16	87	140.84	111.07	86	140.30	112.48	86	131.23	111.30	87
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.45	0.29	66	4.80	0.47	96		0.36		1.28	0.35	86	0.49	0.52	58
Equity investment in subs – equity cap / Net income-div (X)	0.45	1.05	35	4.80	1.82	86		1.22		1.28	1.22	66	0.92	2.64	34
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	210.25	152.85	73	115.82	136.59	43	294.74	177.68	85	928.97	162.34	98	74.34	141.81	15
Cash from ops + noncash items + op expense / Op expense + dividend	200.68	154.48	70	148.90	147.24	61	32.23	190.27	6	924.67	174.91	98	74.63	148.20	15
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.09	98.54	51	92.97	134.08	23	138.22	116.34	70	90.58	103.19	32	70.03	92.33	28
Pretax operating income + interest expense / Interest expense	255.96	1,835.33	16	100.93	2,016.32	11	305.58	1,968.54	17	1,003.82	2,898.75	47	315.09	1,909.25	30
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	255.65	1,770.77	15	100.93	1,539.23	10	304.23	1,632.83	15	996.68	1,369.37	50	313.38	1,547.94	27
Dividends + interest from subsidiaries / Interest expense + dividends	319.18	174.12	85	112.91	150.43	36	311.83	210.80	80	1,006.15	188.90	97	70.12	172.51	11
Fees + other income from subsidiaries / Salary + other expenses	20.60	11.92	75	47.16	13.95	81	48.72	16.52	79	76.89	16.08	91	98.27	16.39	96
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-20.19	3.44	0	-20.83	3.85	1	-21.72	2.64	2	-20.56	2.61	2	-13.72	3.24	4
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	21.91	1.76	93	21.69	2.66	90	22.42	5.62	84	22.77	5.50	84	24.12	5.68	87
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.02	0.06	85	0.02	0.08	82	0.02	0.19	76	0.02	0.21	76	0.03	0.13	80

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0	66.37	1	0	81.10	1	0	57.84	1	0	57.26	2	152.43	68.72	91
Dividends declared / Net income	0	28.27	3	0	42.29	4		33.08		0	27.33	5	46.43	31.29	75
Net income – dividends / Average equity.....	7.25	8.62	39	0.99	4.14	14	-4.35	6.46	2	5.83	7.33	30	3.21	5.03	32
Percent of Dividends Paid															
Dividends from bank subsidiaries		155.92			132.17			178.13			157.73		64	130.71	23
Dividends from nonbank subsidiaries		4.90			3.41			7.53			7.13		10.30	12.57	79
Dividends from subsidiary holding companies.....		5.91			4.85			21.40			16.86		0	18.99	42
Dividends from all subsidiaries		203.53			174.85			260.40			215.26		74.30	196.35	12
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	45.96	5		60.28			66.55		169.49	60.71	98	46.68	59	40
Interest income from bank subsidiaries.....	1.96	0.11	96		0.36			0.54		8.23	0.52	96	6	0.76	95
Management and service fees from bank subsidiaries	0	0.88	38		1.47			1.55		0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0.94	0	97		0			0		1.03	0	96	1.50	0.01	95
Operating income from bank subsidiaries	2.90	51.33	10		62.88			69.36		178.75	63.43	98	54.18	62.82	41
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	109.28	62.63	82	26.15	56.39	46	666.41	82.95	94	81.71	51.40	69	11.84	102.35	42
Interest income from nonbank subsidiaries.....	16.61	2.44	91	19.93	7.38	85	68.55	20.25	83	46.98	18.56	81	8.79	8.11	71
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	2.18	0.07	93	1.88	0.16	90	4.96	1.06	89	3.95	0.15	92	1.05	0.81	85
Operating income from nonbank subsidiaries	128.07	87.22	78	47.96	79.84	41	739.92	150.41	93	132.64	99.33	74	21.68	165.35	31
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	74.16	7	0	69.76	8	0	67.32	10	87.31	65.18	43	68.71	59.17	41
Interest income from bank subsidiaries.....	7.05	0.23	96	24.28	0.63	96	12.30	0.80	95	4.24	0.92	89	8.83	0.94	93
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	3.36	0.02	98	5.92	0.04	97	1.29	0.03	94	0.53	0.02	94	2.21	0.09	93
Operating income from bank subsidiaries	10.41	83.13	14	30.20	82.20	17	13.59	78.80	18	92.08	74.20	38	79.75	69.23	36
Dividends from nonbank subsidiaries	76.45	3.07	96	38.06	1.95	96	77.83	2.65	98	4.88	2.57	82	11.06	2.65	86
Interest income from nonbank subsidiaries.....	11.62	0.18	96	29.01	0.73	96	8.01	1.19	90	2.81	2.32	85	8.21	2.79	85
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	1.53	0.01	96	2.73	0.01	96	0.58	0.04	91	0.24	0.02	93	0.98	0.17	90
Operating income from nonbank subsidiaries	89.59	4.67	96	69.80	4.70	95	86.41	7.29	94	7.92	7.64	76	20.25	9.99	77
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87		5.21	83.68	33
Loans and advances from subsidiaries / Total debt	0	26.38	13	0.51	27.08	26	0.48	28.33	24	0.50	26.53	26	0.52	39.18	30